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[About InvestForclosures.Com: Quality rehab work](#)
(Streaming video, uses RealPlayer)

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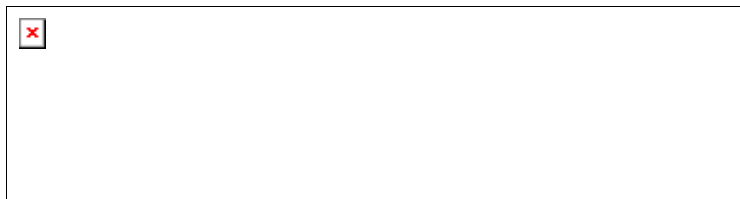
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Member Benefits

[Franchise Opportunity](#)

[Double Your Money](#)

[First Rights to Purchase Properties](#)

[Live and Interactive](#)

Intro (uses Flash)

InvestForclosures.Com uses cash from investors to buy distressed properties at a deep discount, performs necessary rehabbing, and then markets the property below its appraised value for a quick sale.

The Patent Pending [Investor Disclosure Process™](#) that we use allows investors to actively participate in all phases of their investment via virtual conferences and construction cameras- It's InvestorTainment™

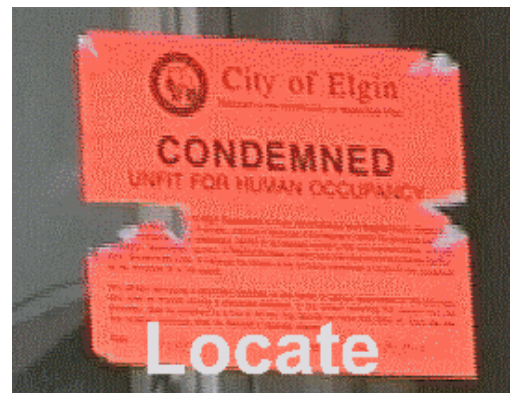
Fixed Rates - Fixed Terms - No Fees!

Investment packages start with a 2 year commitment for as little as \$2,500. Click [JOIN](#) to begin investing in real estate.

[Note: We can roll-over your low-yield IRA into an IFC Fund IRA, earn up to 28% APY!](#)

Pre-registration of our franchising and licensing opportunity is available to funded members See the [Franchise](#) page for more!

IFC Process



NAME

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**Watch your
investment LIVE
on the web !**

**"...one of the most innovative, alternate
investment strategies...in online real estate
investing"**

World Business Review

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Live

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IFC IRA

28% ROI

Warrants

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IFC Live

As technology improves, so will our ability to bring numerous live feeds.

At best, you should be able to switch between cameras located at different construction projects, as well as cameras located in the office.

At worst, we will keep you updated via weekly reports of the construction progress.

Also, our new Robot Cam can be controlled remotely and send an image of any part of the rehab to the Member Only section of our website.

Remember that you can always talk with us in real time by either using the Human Click program, or speaking with our Virtual Internet Personality.

You can also join our Discussion Group for more information on investing in distressed properties:



[Click to subscribe to
foreclosureinvesting](#)

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Reviews



InvestForclosures.Com will form alliances with major media outlets to insure our niche in the market place. We have been featured in [Inman News](#), and [Crain's Chicago Business](#), as well as [Business Wire](#).



InvestForclosures.Com has been awarded the Golden Web Award two years in a row, presented to those sites whose web design and content have achieved levels of excellence deserving of recognition.



InvestForclosures.Com has appeared on World Business Review twice, with national television coverage - ABC, NBC, CBS, FOX, UPN, Public TV, PBS - The Business Channel, America's Voice, and the Knowledge Network! We have also been shown in 40 countries worldwide - Hong Kong, Canada, Europe, Middle East, etc. See our [link](#) on the World Business Review website for more information.



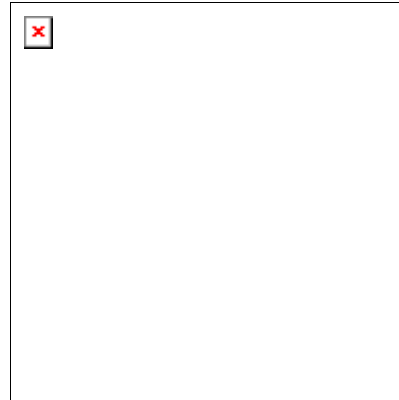
"InvestForclosures.Com was selected to appear on the program because it is developing one of the most innovative, alternate investment strategies offered by

Internet technologies in online real estate investing," said Clayton Haggitt, the Coordinating Producer for World Business Review.



[View our show on World Business](#)

[Review](#)



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The IFC Story

Quite often we are asked how we came up with the idea for InvestForclosures.Com. The truth of the matter is the entire business structure came to me in a dream.

I can remember being very excited with the idea of having such a great business idea. Although I had all of the construction, real estate, and finance experience necessary to do such a business, I didn't have the computer skills that would be required for such a technical endeavor.

I tried taking all kinds of computer classes, buying all kinds of books for dummies, and spending every extra moment of time trying to become a web designer.

Let me tell you, there is no way that anyone can become as adept in Internet technology as is my partner, Dr. James Bourassa, unless they completely dedicate themselves to do so.

As a finance man with [First Financial Consultants, LTD.](#), Jim came to me in search of a loan to purchase a home. When I asked him what his profession was he told me that he was an Internet



Consultant, and had started his own [business](#) doing Computer-Based Training and Internet design for corporations (iwaydesigns.com)

☒ First Financial Consultants, LTD.

I shared my idea with him and asked him how much it would cost to get my idea off the ground. He told me it would be anywhere from \$100,000 to \$150,000. I told him that I could probably come up with about \$50,000 now and would like to see a written proposal as soon as possible.

He called me early the next morning and told me that he knew a way that it wouldn't cost me anything. He told me that if he could get in the ground floor of this idea that he would do all of the designing and maintenance necessary to get it started and that I could pay him as the company developed.

To make a long story short, I took him up on the offer and soon realized that the man is not only trustworthy and honest but a genius with the web. I asked him to be my partner.



Whenever we talk in front of audiences we tell the story of the old Reese's Peanut Butter Cup commercial: "Hey -- You got peanut butter on my chocolate—Well – You got chocolate on my peanut butter" "Hmnm"! This tastes pretty good! Except that for our case it was, "Hey—You got Internet on my real estate and finance—Well—You got real estate and finance on my Internet" "Hmnm" This works pretty good!

☒ You got peanut butter on my chocolate!

We then contacted my brother,

"Manny" Sanchez, to form the corporation. His firm, Sanchez and Daniels, is one of the largest minority-owned and controlled law firms in the United States.

 Sanchez & Daniels

Hence, InvestForclosures.Com was born, the world's first completely interactive real estate syndication.

Frank X. Sanchez
Chief Executive Officer

[Spaulding Project: A showcase for IFC](#)
(Uses RealPlayer)

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28% ROI

28% ROI's are possible when an investor makes a long-term commitment with our company. We have a graduated interest accrual plan that starts at 18% the first year and ends with 28% at the end of the fifth year.

FOR EXAMPLE: \$10,000
Investment

Year 1 @ 18% = \$11,800

Year 2 @ 20% = \$14,160

Year 3 @ 22% = \$17,275

Year 4 @ 24% = \$21,421
(Money Doubles)

Year 5 @ 26% = \$26,990

Year 6 @ 28% = \$34,548
(Money Triples)

As of the end of December 2000 about 30% of our investors are on the 28% return plan. We feel at InvestForclosures.Com, just as prices increase, so should your return on investment.

Our entire business concept is what anyone would call out of the box. Our philosophy on rewarding our



investors is no different. We never take on a project unless the anticipated gross profit margin is at least 50% on a cash-in basis.

We figure that anyone that has committed themselves to us for this long of a period basically deserves to split the profits with us.

You will receive a privatized security in accordance with SEC REG D RULE 504. There's a 70% penalty (on interest only) for early withdrawal in the first year and a 35% penalty for early withdrawal in the second year, 25% penalty in the third year a 15% penalty in the fourth year and a 10% penalty in the fifth year.

****Warrants****

Any investor under the 28% Graduated Interest Accrual Plan will also receive as a bonus Warrants equal to 50% of their amount invested. For example: A \$10,000 investment equals 5,000 Warrants. These warrants get converted into stock prior to the Initial Public Offering on April 17, 2003.

Note: On a two year committment, investments of \$10,000 or more receive 18% interest, below \$10,000 the interest is 13%.

P.S. We can roll-over your current IRA into an IFC Fund IRA, and keep your money tax sheltered. Ask us for details!

[Railroad Project: Our video library \(Uses RealPlayer\)](#)



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Warrants

Any investor that invests a minimum of \$10,000 will receive, in addition to their 18% interest on their investment, a bonus equal to 15% of the amount invested in **Warrants**.

Example: An investment of \$30,000 gives you 4500 warrants exercisable at the Initial Public Offering slated for April 17, 2003.

A minimum investment term of 2 years is required for warrants to be valid.

Any investor in the 28% Graduated Interest Accrual Plan receives a bonus equal to 50% of their amount invested in warrants.

Example: An investment of \$30,000 gives you 15,000 warrants exercisable at the Initial Public Offering slated for April 17, 2003.

What qualifies InvestForclosures.Com as a Pre-IPO company?

Market Acceptability:

We have definite proof of market acceptability in actual sales of our private security products. Customer demand is high for what

 Free Warrants

InvestForclosures.Com offers: high yield real estate investments in an online and interactive format.

High Profit Margins:

Typical "flips" of foreclosure properties, when performed with a team of professionals using before and after appraisals, will yield profit margins of 50% or more. The profits in the distressed property market are definitely high enough to generate working capital to support rapid growth.

Rapid Growth:

The combination of the foreclosure industry and the Internet offers a national market potential, which is large enough to support extremely rapid growth. Online investing is projected to rise to 5.4 trillion dollars by 2005 (Jupiter Media Metrix Inc.) The real estate industry is estimated at over 4 trillion dollars in the value of owned property, and foreclosures are already at 1% of all loans, and rising (HUD statistics).

Experienced Management:

The Chief Executive Officer, Francis X. Sanchez, has 20 years of experience in the construction industry, 16 years of real estate acquisitions and management experience, and 9 years of mortgage finance experience. The Chief Information Officer, Jim D. Bourassa, has 18 years of experience with computers and software, and 5 years of Internet development experience. Both have owned and managed successful companies prior to InvestForclosures.Com.

Competitive Position:

InvestForclosures.Com has an "unfair" competitive advantage because of our proprietary business methods, trademarks, copyrights, patents, distributorship network, trade secrets,

and private formulas for success. We will maintain this advantage by continually securing our intellectual property.

[Hillside Project: Choosing a rehab \(Uses RealPlayer\)](#)



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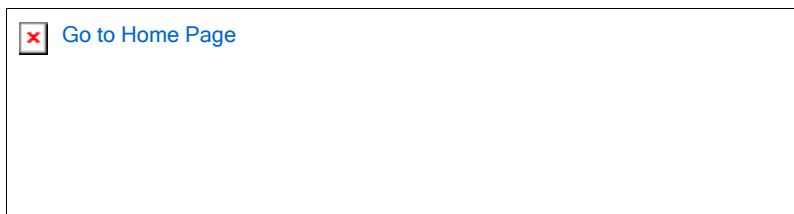
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Opening Your Account

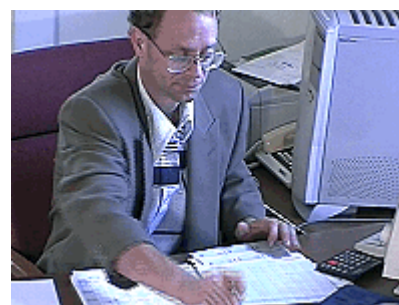
At InvestForclosures.Com, we want you to completely understand our investment products. Our best investor is someone who has taken the time to review all the pages of this website, including the [Prospectus](#).



We also prefer to have a live discussion with you to discuss the benefits, risks, and rewards of investing with us.

Just to let you know, the investment process takes place in 3 easy steps:

1. Opening your account (by completing a simple form)
2. Funding your account (online, by phone, or by mail)
3. Monitoring your account (by watching your money go to work using the Member Only area)



Please call us toll-free at 888... and leave your name, phone number, and best time to call. You can also call us at 847-34... to speak directly to me.



We understand that some people

have limited time, and want to get started right away.

If you feel ready to begin now, click the link below to join instantly. And remember, your communication with us is always private, secure, and completely safe!



Best Regards,

Frank X. Sanchez
Chief Executive Officer



BBBOnLine
Reliability Seal -
Click to Check



Sign up today!

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Franchising and Licensing

We are currently in the process of solidifying all the legal requirements necessary for franchising and licensing.

We expect to have all requirements and procedures in place by the end of the second quarter, 2001.

All InvestForclosures.Com members will receive first rights to purchase franchises in their respective areas.

[Railroad Project: Quality rehab work \(Uses RealPlayer\)](#)

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Double Your Money

Assuming you are at the 28% per year interest terms, the chart below shows the graduated interest accrual plan that starts at 18% the first year and ends with 28% at the end of the fifth year, and how you would double your money in only 4 years:

FOR EXAMPLE: \$10,000 Investment

Year 1 @ 18% = \$11,800

Year 2 @ 20% = \$14,160

Year 3 @ 22% = \$17,275

**Year 4 @ 24% = \$21,421
(Money Doubles)**

Year 5 @ 26% = \$26,990

**Year 6 @ 28% = \$34,548
(Money Triples)**

[Project 9: A money-maker
\(Uses RealPlayer\)](#)

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First Rights to Purchase Properties

Members will receive an email regarding the completion of all real estate projects. Any member can purchase completed projects at a discounted price, before the property gets marketed to the general public.

If you choose to do so InvestForclosures.Com can manage the property for you while you receive all of the tax right benefits and income, less a small management fee.

[Railroad Project: Our contractors at work](#)
(Uses RealPlayer)

 [Get](#)

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Live and Interactive

The main reason InvestForclosures.Com has received so much media attention and has enjoyed so much success is because of our patented business process which allows investors the ability to see the entire company's day by day operation, including construction cameras, and live negotiations on the web.



Think about it— wouldn't you rather see your money being put to work live on the web, in comparison to being thrown into some fund that only informs you on the status of your investment on a quarterly basis?

[Railroad Project: InvestorTainment \(uses Realvideo\)](#)

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Prospectus

Introduction

This prospectus outlines the plans for a unique business opportunity combining Old World real estate strategies with New World Internet technology.

IFC has developed a unique business process that we call the "Investor Disclosure Process" (patent pending). It allows investors to see what is actually being done with their money-live via web cameras. We also hold several trademarks. One of them is InvestorTainment (tm). Now investors no longer has to take some brokers word, or read some quarterly report to find out what is happening with their money. Investors can watch what happens with their money - Live on the web! Also, our live web chats and accessibility to our investors via email and cell phones have made InvestForclosures.Com an interactive and safe investment.

InvestForclosures.Com, hereafter referred to as IFC or the Company, is organized under the laws of the State of Illinois, USA as an LLC (Limited Liability Company), allowing for partnership taxation under U.S. tax laws, corporate continuity, and at the same time limited investor's liability to capital invested.

IFC specializes in buying properties via foreclosures, repossessions, bank REO's and sheriff's sales. Basically, we use cash to buy distressed properties at a deep discount, rehab the property as needed, and sell it below fair market



value. A typical project would take between 3 weeks and 3 months to rehab after the property is purchased. The ability to effect a quick return on cash invested is the key to financial profits given the principles of the "time value of money".

The use of the Internet and digital technology puts IFC on the cutting edge of real estate investing. We believe it is the new standard by which other securities and real estate investment companies will have to model themselves.

Use of Proceeds

The Company has 2 basic objectives:

The first objective is to use our cash from operations and capital investment to buy properties at a deep discount, rehab the properties as needed, and sell them as soon as possible.

The second objective is to use IFC's cash from operations and capital investment to continually market IFC's properties to buyers. IFC's goal is to have a waiting list of buyers to buy its rehabbed properties at a below market value price.

IFC's policy is to purchase property only where the projected gross profit margin will be at least a 50% return on cash invested. An appraiser will be used to better establish that the property is acquired at its then current value and sold at its post-rehabbed completed market price.

The basic formula is as follows in this simplified example:

An appraiser appraises a property at \$100,000 when it's completed. IFC will sell the property for \$90,000 (approximately 10% discount).

Our calculation of profits is made on a "cash-in" basis. A purchase price of



**Watch your
investment LIVE
on the web !**

\$40,000 and a rehab and marketing cost
of \$20,000 = our total cash invested,
\$60,000

\$90,000
\$60,000 (less)
\$30,000 PROFIT or 50% Return on
Cash Invested

Projected Financial Plan

Pricing Strategy

InvestForclosures.Com will concentrate its efforts on real estate's "bread and butter" market, one to four unit dwellings with loan sizes between \$40,000 and \$252,000. This will coincide with the Company's marketing of buyers who are looking for either owner occupied or single family or multiple unit dwellings. By not taking on projects that are more than four units it will keep IFC from dealing with "commercial type" guidelines for lending. Also, by keeping the resale of its projects under \$252,000 it will keep us from dealing with "jumbo loan status" guidelines.

Financing/Offering Plan

* According to the terms of the Securities Exchange Commission ("SEC") Regulation D Rule 504, InvestForclosures.Com is allowed to sell up to \$1,000,000 of securities per a 12-month period.

* Our marketing is targeted to both accredited and non-accredited investors. The use of Rule 504 does not limit us to 35 non-accredited members. This being the case, and assuming that each investor contributes the minimum investment of \$2,500; the maximum amount of members will be 400.

* 10% or \$100,000 will be earmarked for marketing throughout the year. Effective marketing will help ensure the procurement of the balance of \$900,000, which will be used for operations and to purchase properties. This will insure a



continually growing presence of InvestForclosures.Com.

* The key to IFC's success is two fold. 1. Being a cash buyer when purchasing foreclosed and other distressed properties insures the best purchasing price. 2. The use of contracts and higher finance techniques such as no money down purchases allows for a higher rate of return.

Important Assumptions

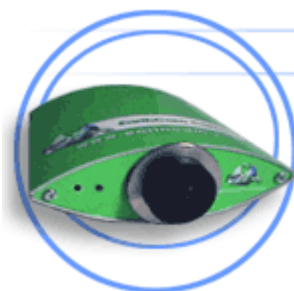
The success of Investforclosures.Com is partially dependent on the following assumptions:

* The real estate market in the United States will continue to have foreclosure and distressed properties available on a continual basis.

* Existing computer technology will either remain as is or become more advanced.

* IFC's ability to continually market new members and raise additional capital.

* A typical project will create a profit of at least \$15,000.



Break-even Analysis

These numbers are calculated on a basis of \$1,000,000 per a 12 month period. Given that our break-even point is \$30,533 (\$280,000 for interest payments to investors + \$86,400 for employee compensation and office costs/12) and a typical project creates a profit of \$15,000, this will mean that InvestForclosures.Com must complete and sell 2.03 properties per month. In essence our break-even point is two properties per month and our projected sales are four properties per month.

Projected Profit and Loss

InvestForclosures.Com projects income in the second year will be \$720,000; less

\$286,400 leaving a \$433,600 gross profit. Profits will increase as more entities are created and franchising takes place.

Projected Cash Flow

We expect to manage cash flow over the next three- (3) years with an influx of 1 million new dollars per year, via the continual solicitation of new members. There will be no Venture Capital accepted, as IFC will remain privately held and operated until the Initial Public Offering, April 17, 2003. InvestForclosures.Com intends to operate debt free, and currently is. InvestForclosures.Com intends to be profitable by its second year of operation.

Licensing/Franchising

IFC will begin to sell licenses to other businesses to allow them to use our Investor Disclosure Process in the 2nd quarter of 2001 with franchises to be sold in the same quarter. Attorneys are currently working on this phase of the business. The prices for this licenses and franchises will range between \$2,500 and \$25,000, depending on a number of factors that have yet to be determined.



The Company

IFC is an Illinois-based Limited Liability Company specializing in the sale of privately placed securities and the acquisition and sale of distressed real estate. It is headed by Francis Xavier Sanchez, a Robert Allen Master graduate and Mortgage Broker doing business in 11 States. Mr. Sanchez contributes 20 years of investing, construction, and lending experience.

The Company's basic investment strategy is very simple. Buy low + Sell high = Profits. The more times it's done, the more profits. Investment in distressed real estate involves

significant risks. However, experience and a sound business plan coupled with innovative marketing and expertise management will help ensure IFC's longevity in this newly created Internet marketplace, as well as profitability.

Statistics prove that Foreclosures and distressed properties are at an all time high, and it is IFC's intention to be poised and ready to take full advantage of the forthcoming opportunities.

Planned Marketing Segments

IFC will closely monitor the pulse of 2 real estate markets, the sellers market and the buyers market.

The Sellers Market- Potential distressed properties will be identified from the following sources:

- Pre Foreclosures (private sector)
- Bank REO's
- HUD Repossessions
- FHA Repossessions
- VA Repossessions
- Sheriff's Auctions
- County Auctions
- City Auctions



The Buyers Market- Potential purchasers of distressed properties will be identified from the following sources:

- First time buyers
- Move up buyers
- Private investors
- IFC investors

Reaching our Markets

The seller's market is where Mr. Francis Sanchez's 20 years of construction and real estate experience will be beneficial to IFC's penetration of the real estate market in Illinois. Through its management, IFC has developed contacts and long term relationships with bankers, mortgage wholesale brokers, real estate brokers and sales people,

title companies, attorneys, Government officials (all levels), and contractors in all trades.

Aside from the already established contacts, IFC will advertise in local newspapers and magazines, as well as on the Internet and television.

Characteristics of Business

IFC will project an image of professionalism and experience. All managers and advisors have at least 12 years of experience in their particular fields.

As Christians, the Management highly believes in an atmosphere of fair business practice. The win-win philosophy is how we do business.

Management will maintain open lines of communication between all members, investors and clients. Management believes in investor's feedback. This will help keep IFC on the cutting edge of technology, and grow leaps and bounds ahead of its competition.

Mission Statement and Goals

Mission:

IFC will conduct its business based on the "win-win" philosophy.

Our investment process (patent pending) will enable investors from all over the world to view their investments dollars at work, live via the Internet, thus removing the "Fear of Investing". We believe we will revolutionize the investment industry.

From acquisition to sale, it will be IFC's policy to conduct business in such a way that a fair profit is shared by its members, contractors, real estate agents/brokers and other third-party vendors.

BEFORE

In doing so the buyer will be assured of

a quality product at a fair price and IFC will generate the goodwill and "free" advertising of satisfied buyers, contractors and real estate agents/brokers.

Eventually, word of mouth advertising is where IFC hopes to get a good percentage of its business.

Goals:

IFC intends to keep itself on the cutting edge of technology. We will grow to be the number-one real estate Investment Company in the country that specializes in the acquisition, rehab and sale of distressed properties.

Our patented investment process will eventually revolutionize the way all investments are made. Here is an example of how we compare next to traditional investments:

IFC

- * Live interaction with corporate heads
- * Live viewing of business operations
- * Interaction with other investors
- * Educational
- * Up to the second "Real Time" financial and Business reports

Traditional Investments

- * No interaction with corporate heads
- * No viewing of business operations
- * No interaction with other investors
- * Not educational
- * Quarterly reports

As word gets out that there is a Company that allows investors to monitor daily operations and be involved in true interactive investing, management believes IFC will prove itself to be a leader in the investment industry.

Description of the Product

IFC OFFERS REAL ESTATE



AFTER



Shelter is one of the basic necessities of life just like food and clothing. Since Medieval times there has been a business surrounding real estate.

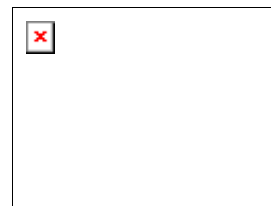
IFC will purchase foreclosures and "situations".

For example, there was a contractor who had some legal problems and filed bankruptcy. He was in the middle of constructing this palace of a home in the affluent suburb of Woodstock. He had \$200,000 into the deal and went under, leaving the house unfinished; \$100,000 would have completed the project and he would have realized a tremendous profit. An investor came in and completed the house for \$130,000 + the \$200,000 still owed to the bank for a total of \$330,000. After only 5 months the property was listed for \$750,000 and sold for \$685,000. This is a profit of \$355,000 in only 5 months.

This is the basic formula for IFC's product. Buy at a deep discount, repair, and sell at moderate discount, as quickly as possible.

Pricing the Product

IFC anticipates that it will acquire any property where the projected profit margin will be more than a 50% annual return on cash invested. An appraiser will be used to ensure acquisition price as well as a completed market price.



The basic formula will be like the simple example below:

An appraiser appraises a property at \$100,000 when it's completed.

IFC will accept \$90,000 for the property, less \$8,000 for cosmetic repair, less \$2,000 for marketing, less \$15,000 profit = acquisition price of \$65,000.

The project will typically be completed within a 3-month period or less.

How we make Money

Having already established contacts in the industry has been instrumental to the acquisition of properties. Also, as mortgage originators we are familiar with many of the more complicated aspects of finance. Quite literally, most of our properties are given to us for nothing. All that is required is the rehab money. This helps increase our rate of return on a "cash in" basis.

For example: If all we have in the property is \$20,000 for rehab costs and our profit is \$15,000, that is a 75% ROI in (typically) 6 months. In this example, we net 150% ROI per year. Yes, there is money to be made in purchasing distressed properties.

Plan of Operations

Costs and overhead will be kept to a minimum. Initially, operations will be conducted out of a small office in Elgin. Office personnel will be recruited as required with growth. A CPA/CMA will handle accounting.

All managers and employees will be paid minimum salaries with true gains being realized only through bonus paid on performance. To the extent permitted by applicable law, the Company will not offer benefits, or any other perks until major profits are realized.

It is the policy of IFC to pay contractors on a timely basis less a 10% retention fee until the entire project is satisfactory completed and all waivers of lien are signed and delivered to IFC.

Location and Facilities

IFC is located at 109 Douglas Avenue, Elgin, Illinois; a town centrally located to Chicago and all Chicago suburbs.

The office has plenty of room for expansion (1,400 square feet), and is currently set up with computers,

modems and fax machines. For the present and the near future it will serve IFC's operating needs.


Management

Founder and Chief Executive Officer Francis Xavier Sanchez hails from a prominent Chicagoland business family, with business ties dating back more than 50 years. No stranger to Chicago style business and politics, Francis "frank" Sanchez has been an entrepreneur of business his entire adult life.

Painting, contracting, real estate acquisition, real-estate management, and real estate sales, as well as financing, are all part of this dynamic salesman's repertoire.

"I have worked my entire life to get to precisely to the point where I am now. With my business experience and my connections, as well as my natural ability to lead, I plan to catapult IFC to the leading position in the foreclosure industry".

Co-Founder and Chief Information Officer Jim Donald Bourassa provides the computerization necessary to make our acquisitions, web casting, and construction management unmatched by anyone in the industry. A computer programmer and entrepreneur, Jim has the experience and true genius necessary to keep IFC on the cutting edge of technology.

 Live and interactive

" I'll create an Internet-based system that virtually requires our success".

Future Plans

InvestForclosures.Com (IFC)

Once the initial structure has been completed, IFC plans to franchise in all major metropolitan areas of the United States. We intend to license our patented investment process to the entire investment world.

After the expansion of InvestForclosures.Com has been completed and franchising is well under way, IFC believes it will be in a position of strength when we launch our Initial Public Offering April 17, 2003.

Description of the Securities

Under the Securities and Exchange Commission, Regulation D, Rule 504, InvestForclosures.Com is considered to be selling privately placed securities. Those purchasing an interest in IFC securities are Members of InvestForclosures.Com and will hold an equity interest that is proportional to their capital invested.

Investors that invest \$10,000 or more are paid between 18% and up to 28% depending on the program they have chosen. Investors below \$10,000 receive 13% interest. The investment term is for a minimum of 2 years, and interest is compounded annually. Funds can be rolled over for a maximum period of 6 years.

Some Members may also receive warrants, which will be above and beyond their capital contribution. These warrants may be converted to stock when an Initial Public Offering takes place.

Early Withdrawal Penalties

Requests for early withdrawal of investment funds will be honored 90 days from the date of written request (interest penalties apply). All applicable Investment Certificates and Warrant Certificates must be returned to IFC before the funds will be issued. If the actual withdraw occurs within 90 days of the date of Investment, no interest will be paid. If the actual withdraw occurs before one of the date of investment, interest will be paid as agreed, but with a 70% penalty. If the actual withdraw occurs after one year of the date of

investment, but before two year maturity, interest will be paid as agreed, but with a 35% penalty. Also different penalties apply to the 28% Graduated Interest Plan.

This offer is void in any State or jurisdiction that prohibits the offer or sale of private securities. The U.S. Securities and Exchange Commission has not approved this offer; neither has any State or local authority passed on the offer being made by the Offeror. This offer is being made under an exemption under the provisions of The Securities Act of 1933-1934, as amended.



Risk Factors

General

Purchase of membership interests in the Company ("IFC Securities") is subject to certain risks. Your investment success relies on the abilities of the managers, certain economic conditions and the real estate market in Illinois where the Company will buy and sell property (see management). The two founders have a combined business experience of 38 years. Also, there is a restriction against transfer of IFC securities. IFC Securities are not FDIC-insured, have no bank guarantee, and may lose value.

Real Estate Risks:

Certain of the significant risks of real estate investment are: (1) the purchase price of an IFC property might be below its offered price or estimated or appraised value, leading to losses and/or reduced profits to IFC; (2) due to the changes in the real estate market, IFC maybe unable to sell a property at a particular time for its full value. This could require IFC to quickly raise cash, which it may or may not be able to raise. This also could lead to IFC losses and (3) IFC may need to secure financing if no cash buyers are available.

If IFC chooses to purchase property

nearly constructed or recently constructed, it may face the following risks:

- In developing real estate, there may be delays or unexpected increases in the cost of property development and construction due to strikes, bad weather, material shortages, increases in material and labor costs, or other events.

- If external factors change from when the project was originally conceived (e.g., slower growth in local economy, higher interest rates, or overbuilding in the area) the income and expense levels first projected may not be developed in the way originally planned. However, our main concentration will be on 14 unit buildings in already established neighborhoods.

Appraisal Risks

Real estate appraisals are only estimates of property values based on a professional's opinion and may not be accurate predictors of the amount IFC would actually receive if it sold a property. If an appraisal is too high, IFC's profits could go down upon reappraisal or if the property is sold for a lower price than the appraisal.



Risks of Investments in Securities

IFC's investments in securities may be subject to financial risks. The possibility exists that the issuer won't be able to pay principal and interest when due, and may require additional time, other than that agreed upon, while IFC liquidates assets in order to repay requested amounts.

IFC' securities are highly speculative, and have not been and will not be registered with the SEC or any other securities agency of and State. Note: Under SEC Reg. D, Rule 504 no regulation is necessary. However, this may change according to the structure of the L.L.C. There are no markets for

IFC securities, and as such these securities are highly illiquid.

Risk of Unspecified Property Acquisitions:

Members/investors may not have the opportunity to evaluate the economic merit of a property purchase before IFC completes the purchase. Consequently, members/investors will need to rely solely on IFC's judgment and ability to select properties consistent with IFC's investment objective and policies.

INVESTOR BENEFITS:

EARN HIGH INTEREST:

Earn up to 28% APY! We make 50% or more with our real estate investment strategy, and can pass up to 28% to our Members. We offer fixed rates and fixed terms, without any management fees or commissions!

RECEIVE FREE PRE-IPO STOCK:

We are offering a limited number of "Founder" positions where you will receive full warrants on all money invested. An email must be sent to fs@investforclosures.com, Re: full warrants. Warrant certificates are a bonus that is converted to stock at our IPO in 2003!

Major financial publications have cited in numerous articles how the small investor never gets the chance to invest in private Internet companies BEFORE the Initial Public Offering (IPO). Those positions are usually reserved for investment bankers or venture capital companies. We don't believe in Venture Capital. This is why we are a Dot-Com survivor. We want regular, hard-working Americans to be part of our team, not already "cash rich" Venture Capitalists.

VIEW PROJECTS LIVE:

The Patent Pending approach that we use allows investors to actively

participate in all phases of the investment process via virtual conferences and construction cameras. We call it InvestorTainment (tm)!

No other real estate investment company offers this exciting benefit!

OPEN YOUR OWN FRANCHISE:

All InvestForclosures.Com members will receive first rights to purchase franchises in their respective areas. Start your own real estate syndicate using our model for success!

GET FIRST RIGHTS TO PURCHASE PROPERTIES:

Any member can purchase completed projects at a discounted price, before the property gets marketed to the general public. If you choose to do so InvestForclosures.Com can get you a loan and manage the property for you while you receive all of the tax right benefits and income.

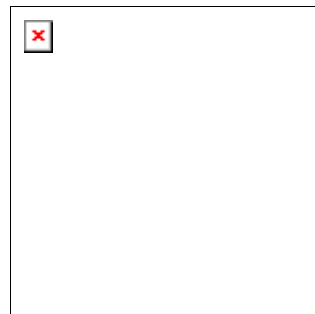
DOUBLE YOUR MONEY:

Members that chose the 28% Graduated Interest Plan can actually double this investment with 4 years of compounded interest. Example: Invest \$10,000 and receive \$21,421 by the end of the 4th year. Remember all members can access the status of their account via their own personal "MyMoney" web page.

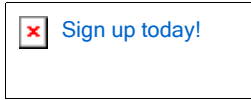
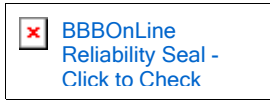
WHY ARE WE A GOOD INVESTMENT?

What makes InvestForclosures.Com different from other dot-coms? A solid business plan, very competitive investment offerings, no debt innovative marketing, and a unique vision! The reason any company fails is not because it is a dot-com company, it is because it wasn't based on a solid business foundation from the beginning.

God bless you and accept our invitation to share in the vision of InvestForclosures.Com as we remove the Fear of Investing by using our "Investor Disclosure Process" (Patent



Pending).



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Financing

InvestForclosures.Com allows our investors to have the first crack at purchasing the completed projects.

We offer a full range of financial products, everything from sub prime lending (for people with troubled credit situations) to conventional lending (for people with excellent credit).

The bottom line is that if you can fog a mirror we could probably get you a loan.

For more, complete this form:

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Informational Products

InvestForclosures.Com has developed a CD-ROM with step by step instructions on "The 7 Secrets to Successful Real Estate Investing"

We will review such topics as:

- True no money down purchases
- Negotiating contracts
- Buying foreclosures
- Saving thousands in the rehab process
- Creating cash flow
- How to be a real estate investor, with no money and no credit
- How to locate a guaranteed money maker

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Securities and Exchange Commission

InvestForclosures.Com, L.L.C., is organized under the laws of the state of Illinois and has been filed in the office of the Secretary of State as provided by the limited liability company Act of Illinois, in force January 1, 1994.

InvestForclosures.Com is structured under the Securities and Exchange Commissions' Regulation D, Rule 504 in accordance with Federal SEC Regulatory Code.

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Testimonials

"I would definitely recommend InvestForclosures.Com to anyone looking at diversifying their investments. Thank you very much for this fantastic opportunity." - Carl and Marisel Salas

"We invited InvestForclosures.Com to give an overview of their business at our Kiwanis meeting. We found their presentation to be very informative and interesting. Their approach to real estate investments certainly is innovative!" - Richard Burge, Fox Valley Kiwanis Member

"InvestForclosures.Com was selected to appear on the program because it is developing one of the most innovative, alternate investment strategies offered by Internet technologies in online real estate investing," said Clayton Haggit, the Coordinating Producer for World Business Review.

For more, complete this form:

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[The Salas's, Investors](#)

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(PTO serial number 78/036761) for
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Additional Trademarks of InvestForclosures.Com, L.L.C.:

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™
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- Investor Disclosure Process™
- InvestorTainment Wireless™
- MyMoney™
- InvestorTainment Passport™
- InvestorTainment Direct™
- InvestorTainment: An Enriching
Experience™
- InvestForclosures.Com - The Best
Way to Invest on the Web™

The **Investor Disclosure Process™** is
a filed patent with the Patent and
Trademark Office (PTO serial number
60/251342, filed 12/05/00) by Jim D.
Bourassa, Ph.D. and Francis X.
Sanchez, for InvestForclosures.Com,

L.L.C.

Patent Highlights:

"Using digital technology, including but not limited to web cameras, digital cameras, PDA's, robot cam's, or any digital image capturing device, a continuous stream of images are captured and uploaded to target location. This digital stream of images includes any type of time-based interval, for example: 1 frame every 10 seconds, 30 frames a second, 1 frame an hour, ect.

Textural descriptions and sound can also be provided to increase the quality of information to the end user.

The end user can view the images using any Internet technology, including but not limited to personal computers, television, PDA's, dedicated Internet appliances, wearable computers, or a virtual reality interface.

The end user also has the option of providing feedback based upon the provided information, by interacting with the organization using Internet and digital technology. This feedback includes, but is not limited to questions or suggestions to the management.

The management can then respond to the end user, using Internet and digital technology, completing the InvestorTainment™, or Investor Disclosure Process™.

Overall, this business process is a quantum leap over the current investor disclosure methods of periodic reports, because they are reality-based, and are in real-time."

The domain name
"investforclosures.com" has been
appraised at \$7,000 to \$9,000
(GreatDomains.com / file 52177).

Other domain names that
InvestForclosures.Com, L.L.C. holds



Appraisals provided by:
GreatDomains.com
Where names mean business

include:

investforclosures.net

investforclosures.org

investforeclosures.com

investortainment.com

realestateinvesting411.com

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